

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

CHARLES F. SOBIEN
LORI ANN SOBIEN
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:16-21603 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

September 28, 2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 04/28/2016 and confirmed on 8/11/16 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		76,978.52
Less Refunds to Debtor	1,704.32	
TOTAL AMOUNT OF PLAN FUND		75,274.20

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	1,700.00	
Trustee Fee	3,504.80	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		5,204.80

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	BANK OF NEW YORK MELLON - TRUSTEE Acct: 6837	0.00	10,710.00	0.00	10,710.00
	WESTMORELAND FEDERAL S & L Acct: 7057	0.00	51,000.00	0.00	51,000.00
	BANK OF NEW YORK MELLON - TRUSTEE Acct: 6837	7,827.22	7,827.22	0.00	7,827.22
					69,537.22

Priority					
	ROBERT HENRY SLOANE ESQUIRE Acct:	0.00	0.00	0.00	0.00
	CHARLES F. SOBIEN Acct:	0.00	0.00	0.00	0.00
	CHARLES F. SOBIEN Acct:	1,704.32	1,704.32	0.00	0.00
	MAHADY & MAHADY Acct:	0.00	0.00	0.00	0.00
	MAHADY & MAHADY Acct:	1,700.00	1,700.00	0.00	0.00
	BANK OF NEW YORK MELLON - TRUSTEE Acct: 6837	0.00	0.00	0.00	0.00

*** NONE ***

Unsecured					
	CREDIT COLLECTIONS USA Acct: 6101	0.00	0.00	0.00	0.00
	SPRINT CORP** Acct: 5458	756.76	532.18	0.00	532.18
	JEFFERSON CAPITAL SYSTEMS LLC* Acct: 8003	0.00	0.00	0.00	0.00
	CAVALRY INVESTMENTS LLC - ASSIGNEE Acct: 5740	0.00	0.00	0.00	0.00
	KML LAW GROUP PC* Acct:	0.00	0.00	0.00	0.00
					532.18

TOTAL PAID TO CREDITORS

70,069.40

TOTAL CLAIMED

PRIORITY 0.00

SECURED 7,827.22

UNSECURED 756.76

Date: 09/28/2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

CHARLES F. SOBIEN
LORI ANN SOBIEN
Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.:16-21603 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Charles F. Sobien
Lori Ann Sobien
Debtor(s)

Case No. 16-21603-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Sep 29, 2020

User: msch
Form ID: pdf900

Page 1 of 2
Total Noticed: 15

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 01, 2020:

Recip ID	Recipient Name and Address
db/jdb	Charles F. Sobien, Lori Ann Sobien, 332 Solomon Temple Rd, Latrobe, PA 15650-9377
cr	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785
cr	+ BANK OF AMERICA, N.A., 2380 Performance Dr, Richardson, TX 75082-4333
cr	Bank of America, N.A., The Bank Of New York Mellon FKA The Bank, PO BOX 31785, TAMPA, FL 33631-3785
cr	THE BANK OF NEW YORK MELLON, FKA, PO BOX 31785, TAMPA, FL 33631-3785
14221592	# Bank of America, 1800 Tapo Canyon Rd, Simi Valley, CA 93063-6712
14221593	Bank of New York Mellon, Bank of America, NA, 16001 Dallas Pkwy, Addison, TX 75001-3311
14221597	KML Law Group, BNY Independence Center,, 701 Market St Ste 5000, Philadelphia, PA 19106-1541
14290755	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, Bank of America, PO BOX 31785, Tampa, FL 33631-3785
14221598	+ Westmoreland Federal S & L, 322 Main St, Latrobe, PA 15650-1590

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14258963	+ Email/Text: bankruptcy@cavps.com	Sep 30 2020 03:43:00	Cavalry Investments, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14221594	Email/Text: ccusa@ccuhome.com	Sep 30 2020 03:38:00	Credit Collection USA, 16 Distributor Dr Ste 1, Morgantown, WV 26501-7209
14221595	Email/Text: GCSBankruptcy@gcserv.com	Sep 30 2020 03:38:00	GC Services, 6330 Gulfon St, Houston, TX 77081-1108
14221596	Email/Text: JCAP_BNC_Notices@jcap.com	Sep 30 2020 03:42:00	Jefferson Capital Systems, 16 McLeland Rd, Saint Cloud, MN 56303-2198
14248937	Email/Text: appebnmailbox@sprint.com	Sep 30 2020 03:41:00	Sprint Corp., Attn Bankruptcy Dept, PO Box 7949, Overland Park KS 66207-0949

TOTAL: 5

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		THE BANK OF NEW YORK MELLON Et AL..
cr	*	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785
cr	*	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785
cr	*	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785
cr	*	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785

District/off: 0315-2

User: msch

Page 2 of 2

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cr	*	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785
cr	*	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785
cr	*+	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785
cr	*	Bank of America, N.A., THE BANK OF NEW YORK MELLON FKA THE BANK, PO BOX 31785, TAMPA, FL 33631-3785
cr	*	Bank of America, N.A., THE BANK OF NEW YORK MELLON FKA THE BANK, PO BOX 31785, TAMPA, FL 33631-3785
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cr	*	Bank of America, N.A., THE BANK OF NEW YORK MELLON FKA THE BANK, PO BOX 31785, TAMPA, FL 33631-3785
cr	*	Bank of America, N.A., The Bank of New York Mellon Fka The Bank, PO BOX 31785, TAMPA, FL 33631-3785
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cr	*	Bank of America, N.A., THE BANK OF NEW YORK MELLON FKA THE BANK, PO BOX 31785, TAMPA, FL 33631-3785
14221599	##	Zucker, Goldberg & Ackerman, LLC, 200 Sheffield St Ste 101, Mountainside, NJ 07092-2315
jdb	*	Lori Ann Sobien, 332 Solomon Temple Rd, Latrobe, PA 15650-9377

TOTAL: 1 Undeliverable, 21 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 01, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 28, 2020 at the address(es) listed below:

Name	Email Address
Andrew F Gornall	on behalf of Creditor THE BANK OF NEW YORK MELLON Et Al... andygornall@latoulawfirm.com
Brian Nicholas	on behalf of Creditor THE BANK OF NEW YORK MELLON Et Al... bnicholas@kmlawgroup.com
Joshua I. Goldman	on behalf of Creditor THE BANK OF NEW YORK MELLON Et Al... jgoldman@kmlawgroup.com kevin.shatley@padgettlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Robert H. Slone	on behalf of Joint Debtor Lori Ann Sobien robertslone223@gmail.com rslone@pulsenet.com;G17689@notify.cincompass.com
Robert H. Slone	on behalf of Debtor Charles F. Sobien robertslone223@gmail.com rslone@pulsenet.com;G17689@notify.cincompass.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 7